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B1 (Official Form 1)(04/13)  United ( Nor	States Bankr thern District	ruptcy C	court	<u> </u>			Vol	untary Petition
Name of Debtor (if individual, enter Last, First, <b>Abbott, Claude E</b>			Name	of Joint De	ebtor (Spouse	) (Last, First,	, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	3 years				used by the J maiden, and			years
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	yer I.D. (ITIN)/Comp	olete EIN	(if more	our digits of than one, state	all)	Individual-7	Γaxpayer I.I	D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 5004 W Gladys Ave Chicago, IL	, 	ZIP Code	Street <b>500</b>		Joint Debtor	(No. and Str	reet, City, an	ZIP Code
County of Residence or of the Principal Place of <b>Cook</b>		60644	Count	•	ence or of the	Principal Pla	ace of Busir	60644 ness:
Mailing Address of Debtor (if different from stre	eet address):	ZIP Code	Mailir	ng Address	of Joint Debt	or (if differe	nt from stre	et address):  ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			<u> </u>					
Type of Debtor  (Form of Organization) (Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors  Country of debtor's center of main interests:  Each country in which a foreign proceeding	(Check  ☐ Health Care Bus ☐ Single Asset Re in 11 U.S.C. § 1 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other  ☐ Tax-Exer	al Estate as de 01 (51B)  ker  mpt Entity , if applicable)		Chapt Chapt Chapt Chapt Chapt Debts a	the I er 7 er 9 er 11 er 12	Petition is Fi	led (Check napter 15 Pe a Foreign Mapter 15 Pe	Under Which one box)  etition for Recognition Main Proceeding etition for Recognition Nonmain Proceeding  Debts are primarily business debts.
by, regarding, or against debtor is pending:  Filing Fee (Check one box	under Title 26 of t Code (the Internal	the United State	es ).		ed by an indivional, family, or Chap		pose."	
Full Filing Fee attached  Filing Fee to be paid in installments (applicable to attach signed application for the court's considerati debtor is unable to pay fee except in installments. I Form 3A.  Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerati	individuals only). Must on certifying that the Rule 1006(b). See Offici 7 individuals only). Mus	Check all:  Check all:  Check all:  Check all:  Check all:  Check all:  A pi  Acc	otor is a sr otor is not otor's aggi- less than applicable lan is bein ceptances	a small busing regate nonco \$2,490,925 (as boxes: a filed with of the plan w	debtor as definess debtor as contingent liquida amount subject this petition.	ned in 11 U.S.0 defined in 11 U ated debts (exc to adjustment	C. § 101(51D J.S.C. § 101(: cluding debts on 4/01/16 a	
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt propthere will be no funds available for distributi	erty is excluded and a	administrative		es paid,		THIS	SPACE IS F	OR COURT USE ONLY
1- 50- 100- 200- 49 99 199 999	□ □ 1,000- 5,001- 5,000 10,000		<b>]</b> 5,001- 0,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to	] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to	] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion				

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Abbott, Claude E Abbott, Denise D (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Hanna N. Kayali February 5, 2015 Signature of Attorney for Debtor(s) (Date) Hanna N. Kayali Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

#### **B1** (Official Form 1)(04/13)

## **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Abbott, Claude E

Abbott, Denise D

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Claude E Abbott

Signature of Debtor Claude E Abbott

X /s/ Denise D Abbott

Signature of Joint Debtor Denise D Abbott

Telephone Number (If not represented by attorney)

February 5, 2015

Date

#### Signature of Attorney\*

#### X /s/ Hanna N. Kayali

Signature of Attorney for Debtor(s)

#### Hanna N. Kayali 6307906

Printed Name of Attorney for Debtor(s)

VLO, P.C.

Firm Name

3818 South Harlem Avenue Lyons, IL 60534

Address

### Email: docs@victorylawoffice.com

#### 312-600-7000

Telephone Number

### February 5, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

In re	Claude E Abbott Denise D Abbott		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
statement.] [Must be accompanied by a motion for do Incapacity. (Defined in 11 U.S.C. § mental deficiency so as to be incapable of rea	nseling briefing because of: [Check the applicable etermination by the court.] 109(h)(4) as impaired by reason of mental illness or dizing and making rational decisions with respect to
• •	109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Claude E Abbott
Date: February 5, 201	

## Case 15-03877 Doc 1 Filed 02/05/15 Entered 02/05/15 19:44:37 Desc Main Document Page 6 of 45

B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

In re	Claude E Abbott Denise D Abbott		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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□ 4. I am not required to receive a credit counseling briefing because of: [Check the application of the country of the count	
statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illne	ess or
mental deficiency so as to be incapable of realizing and making rational decisions with respe	ct to
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of	of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by tele	phone, or
through the Internet.);	
☐ Active military duty in a military combat zone.	
$\Box$ 5. The United States trustee or bankruptcy administrator has determined that the credit correquirement of 11 U.S.C. § 109(h) does not apply in this district.	ınseling
I certify under penalty of perjury that the information provided above is true and corre	ect.
Signature of Debtor: /s/ Denise D Abbott	
Denise D Abbott	
Date: February 5, 2015	

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B6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Claude E Abbott,		Case No.	
	Denise D Abbott			
•		, Debtors	Chapter	7
			•	

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	113,787.00		
B - Personal Property	Yes	4	184,329.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		180,422.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		27,801.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,810.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,851.00
Total Number of Sheets of ALL Schedu	ıles	18			
	To	otal Assets	298,116.00		
			Total Liabilities	208,223.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Claude E Abbott,		Case No.	
	Denise D Abbott			
_		Debtors	Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 12)	2,810.00
Average Expenses (from Schedule J, Line 22)	2,851.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	4,690.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		37,406.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		27,801.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		65,207.00

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B6A (Official Form 6A) (12/07)

In re	Claude E Abbott,	Case No.
	Denise D Abbott	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

5004 W G	Bladys Ave	Fee simple	J	113,787.00	133,217.00
	Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **113,787.00** (Total of this page)

Total > 113,787.00

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B6B (Official Form 6B) (12/07)

In re	Claude E Abbott,	Case No.
	Denise D Abbott	

Debtors

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Pro E	operty Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Total cash on hand	J	200.00
2.	Checking, savings or other financial	US Bank Checking	J	700.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Chase Checking	J	600.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Chase Savings	J	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	General items of household goods and f	urnishings J	200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	General items of wearing apparel	J	200.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total > 2,100.00 (Total of this page)

**<sup>3</sup>** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Claude E Abbott,
	Denise D Abbott

Case No.		

#### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or	401k		Н	24,000.00
other pension or profit sharing plans. Give particulars.	401k		W	80,000.00
	Inter	est in Chase IRA Account	н	33,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Stoc	k option at Pepboys	н	1,000.00
14. Interests in partnerships or joint ventures. Itemize.	X			
<ol> <li>Government and corporate bonds and other negotiable and nonnegotiable instruments.</li> </ol>	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Pers	onal Injury Claim	J	15,000.00
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			Sub-Tota	al > 153,000.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In re	Claude E Abbott,
	Denise D Abbott

Case No.		

#### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O Description and Location of E	Property Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		
22.	Patents, copyrights, and other intellectual property. Give particulars.	X		
23.	Licenses, franchises, and other general intangibles. Give particulars.	X		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25.	Automobiles, trucks, trailers, and	2012 GMC Acadia 36k miles	J	16,000.00
	other vehicles and accessories.	2012 Toyota Camry 36k miles	J	13,229.00
26.	Boats, motors, and accessories.	x		
27.	Aircraft and accessories.	x		
28.	Office equipment, furnishings, and supplies.	x		
29.	Machinery, fixtures, equipment, and supplies used in business.	x		
30.	Inventory.	х		
31.	Animals.	x		
32.	Crops - growing or harvested. Give particulars.	х		
33.	Farming equipment and implements.	х		
34.	Farm supplies, chemicals, and feed.	X		
			0.1.7	-1. 00.000.00
			Sub-Tot	al > <b>29,229.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In re	Claude E Abbott, Denise D Abbott		Case	e No		
	Debtors  SCHEDULE B - PERSONAL PROPERTY  (Continuation Sheet)					
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	

35. Other personal property of any kind not already listed. Itemize.

Sub-Total > (Total of this page)

0.00

Total >

184,329.00

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	Claude E Abbott,	Case No.
	Denise D Abbott	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Total cash on hand	735 ILCS 5/12-1001(b)	200.00	200.00
Checking, Savings, or Other Financial Accounts, C	Certificates of Denosit		
US Bank Checking	735 ILCS 5/12-1001(b)	700.00	700.00
Chase Checking	735 ILCS 5/12-1001(b)	600.00	600.00
Chase Savings	735 ILCS 5/12-1001(b)	200.00	200.00
Household Goods and Furnishings General items of household goods and furnishings	735 ILCS 5/12-1001(b)	200.00	200.00
Wearing Apparel General items of wearing apparel	735 ILCS 5/12-1001(a)	200.00	200.00
Interests in IRA, ERISA, Keogh, or Other Pension of	or Profit Sharing Plans		
401k	735 ILCS 5/12-1006	24,000.00	24,000.00
401k	735 ILCS 5/12-1006	80,000.00	80,000.00
Interest in Chase IRA Account	735 ILCS 5/12-1006	33,000.00	33,000.00
Stock and Interests in Businesses Stock option at Pepboys	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
<u>Equitable or Future Interests, Life Estates, etc.</u> Personal Injury Claim	735 ILCS 5/12-1001(h)(4)	15,000.00	15,000.00

T . 1	155.100.00	155,100,00
rotar.	155.100.00	155.100.00

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B6D (Official Form 6D) (12/07)

In re	Claude E Abbott,	
	Denise D Abbott	

Case No.	

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C D E B T C R	A H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LIQUID	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 9340			11/14	Т	T E D			
Bank of America 9000 Southside Blvd Jacksonville, FL 32256		J	Auto Loan 2012 GMC Acadia 36k miles					
			Value \$ 16,000.00				24,393.00	8,393.00
Account No. 9460			11/14					
Green Tree Servicing 332 Minnesota ST Ste 610 Saint Paul, MN 55101		J	First Mortgage 5004 W Gladys Ave Chicago, IL 60644					
			Value \$ 113,787.00				133,217.00	19,430.00
Account No. 6130			12/14					
Wells Fargo Financial PO Box 5943 Sioux Falls, SD 57117	x	w	Auto Loan 2012 Toyota Camry 36k miles					
			Value \$ 13,229.00				22,812.00	9,583.00
Account No.			Value \$					
_0 continuation sheets attached		•	(Total of	Sub this			180,422.00	37,406.00
			(Report on Summary of S		Γota dule		180,422.00	37,406.00

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B6E (Official Form 6E) (4/13)

In re	Claude E Abbott,	Case No.
	Denise D Abbott	

## Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent saler representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Claude E Abbott,		Case No.	
	Denise D Abbott			
_		Debtors	•	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS	C O D E B T	Н		C O N	UNL	DISPUTE	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	B T O R	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N G E N T	QU_D^	UTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx1731			Opened 12/10/05 Last Active 12/01/14 Charge Account	Ť	D A T E D		
Bby/Cbna 50 Northwest Point Road Elk Grove Village, IL 60007		w					
Account No. xxxxxxxxxxx8987			Opened 7/01/98 Last Active 12/02/14	+			2,593.00
Chase Po Box 15298 Wilmington, DE 19850		н	Credit Card				
A			One and 5/07/40 Leat Astive 44/40/44				443.00
Account No. xxxxxxxxxxxx3747  Citi Po Box 6241 Sioux Falls, SD 57117		н	Opened 5/27/10 Last Active 11/10/14 Credit Card				
							4,556.00
Account No. xxxxxxxxxxxx8150  Citi Po Box 6241 Sioux Falls, SD 57117		н	Opened 4/18/13 Last Active 10/27/14 Credit Card				
							2,753.00
_3 continuation sheets attached			(Total o	Sub of this			10,345.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Claude E Abbott,	Case No.	
	Denise D Abbott	,	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITODIS NAME	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O	DNLLQULDAT	SPUTED	AMOUNT OF CLAIM
Account No. xxxx9569			Opened 11/29/11	Т	T E D		
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487		н	Collection Attorney U Of I Dept Family M				137.00
Account No. xxxx4237	╀	_	Opened 9/28/12	+	$\vdash$	┝	137.00
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487		н	Collection Attorney U Of I Department Of				
							77.00
Account No. xxxx7328  Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487		w	Opened 8/29/14 Collection Attorney U Of I Department Of				72.00
Account No. xxxx7324	+		Opened 8/29/14		$\vdash$		72.00
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487		w	Collection Attorney U Of I E/R				F0 00
Account No. <b>x6559</b>	╀		Opened 7/30/09 Last Active 10/22/10	-	$\perp$		50.00
Mbb 1460 Renaissance Dr Park Ridge, IL 60068		w	Collection Attorney U Of I Dept Of Ob/G				58.00
Sheet no1 of _3 sheets attached to Schedule of				 Sub	tot-	1	00.00
Creditors Holding Unsecured Nonpriority Claims			(Total of				394.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Claude E Abbott,	Case No.
	Denise D Abbott	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	Тс	ш	sband, Wife, Joint, or Community	$\Box_{C}$	U	D	Ι
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx4833			Opened 8/13/10 Last Active 12/03/14	٦	T E D		
Sears/Cbna Po Box 6189 Sioux Falls, SD 57117		w	Charge Account				462.00
Account No. xxxxxxxxxxx2672  Syncb/Sams Club Dc Po Box 965005		w	Opened 8/24/11 Last Active 12/01/14 Credit Card				102.00
Orlando, FL 32896  Account No. xxxxxxxxxxxx5291			Opened 2/07/07 Leet Active 44/02/44				5,197.00
Syncb/Walmart Dc Po Box 965024 Orlando, FL 32896		н	Opened 2/07/07 Last Active 11/02/14 Credit Card				2,128.00
Account No. xxxxx0774  Td Bank Usa/Targetcred Po Box 673 Minneapolis, MN 55440		w	Opened 8/15/10 Last Active 12/06/14 Credit Card				
Account No. xxxxxxxxxxxx5436  Us Bank 4325 17th Ave S Fargo, ND 58125		w	Opened 3/19/08 Last Active 11/10/14 Credit Card				1,297.00
				$\perp$			4,408.00
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub f this			13,492.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Claude E Abbott,	Case No
_	Denise D Abbott	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Č	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXH _ ZG W Z H	Z L I Q U I D A	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx4806			Opened 6/20/13 Last Active 11/12/14	T	T		
Us Bank 4325 17th Ave S Fargo, ND 58125		w	Credit Card		D		3,570.00
Account No.	L	H		H		H	
Account No.				$\Box$			
Account No.	┢			$\vdash$			
Account No.							
Sheet no. <b>3</b> of <b>3</b> sheets attached to Schedule of				Subt			3,570.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)	3,370.00
			(Report on Summary of Sc		ota lule		27,801.00

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B6G (Official Form 6G) (12/07)

In re	Claude E Abbott,	Case No.
	Danisa D Abbatt	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

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B6H (Official Form 6H) (12/07)

In re	Claude E Abbott,	Case No.
	Denise D Abbott	

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Denise Abbott 5004 W Gladys Ave Chicago, IL 60644 Wells Fargo Financial PO Box 5943 Sioux Falls, SD 57117

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Dobtor 1	Name - At	J 11					
Debtor 1	Claude E Ab	bott			-		
Debtor 2 (Spouse, if filing)	Denise D Ab	bott			-		
United States Bankruptcy	Court for the	: NORTHERN DISTRIC	CT OF ILI	LINOIS			
Case number ((If known)			-			eck if this is: An amended filing A supplement showing post- 13 income as of the followin	
Official Form E	3 <u>61</u>					MM / DD/ YYYY	
Schedule I: Y	our Inc	ome				W.W. 7 227 1 1 1 1	12/
spouse. If you are separa attach a separate sheet t	ated and you to this form.		ith you, c	do not include inform	ation abo	out your spouse. If more sp number (if known). Answe	ace is needed,
spouse. If you are separate attach a separate sheet to Part 1: Describe E	ated and you to this form.	ır spouse is not filing wi	ith you, c	do not include inform	ation abo	out your spouse. If more sp	ace is needed,
spouse. If you are separate attach a separate sheet to Part 1: Describe E	ated and you to this form.	ır spouse is not filing wi	ith you, c	do not include inform les, write your name a	ation abo	out your spouse. If more sp	ace is needed, r every questic
Part 1: Describe E  1. Fill in your employinformation.  If you have more that	ated and you to this form.  Employment ment an one job,	r spouse is not filing wi On the top of any additi	Debto	do not include inform les, write your name a	ation abo	out your spouse. If more sp number (if known). Answe	ace is needed, r every questic
Part 1: Describe E  1. Fill in your employing formation.	ated and you to this form.  Employment ment  an one job, age with	ır spouse is not filing wi	Debto	do not include inform les, write your name a	ation abo	out your spouse. If more sp number (if known). Answer Debtor 2 or non-filing sp	ace is needed, r every questic
Part 1: Describe E  1. Fill in your employing information.  If you have more that attach a separate part of the separate sheet to the separate sheet	ated and you to this form.  Employment ment  an one job, age with	r spouse is not filing wi On the top of any additi	Debto	r 1  ployed remployed	ation abo	Debtor 2 or non-filing sp	ace is needed, r every questic
Part 1: Describe E  1. Fill in your employing information.  If you have more that attach a separate painformation about actions.	ated and you to this form.  Employment  ment  an one job, age with dditional  easonal, or	r spouse is not filing wi On the top of any additi	Debto  Em	r 1 ployed employed nician	ation abo	Debtor 2 or non-filling sp  Employed  Not employed	ace is needed, r every question
Part 1: Describe E  1. Fill in your employs information.  If you have more that attach a separate painformation about accemployers.  Include part-time, see	ated and you to this form.  Employment ment an one job, age with additional easonal, or lude student	r spouse is not filing wi On the top of any additi Employment status Occupation	Debto  Em  Not  Pep E	r 1 ployed employed nician	ation abo	Debtor 2 or non-filing sp  Employed  Not employed  Utility Operator	ace is needed, r every question pouse
Part 1: Describe E  1. Fill in your employer information.  If you have more that attach a separate painformation about accemployers.  Include part-time, seself-employed work.  Occupation may include the second part of the	ated and you to this form.  Employment ment an one job, age with additional easonal, or lude student	r spouse is not filing wi On the top of any additi  Employment status  Occupation  Employer's name	Debto Em Not Pep E  13401 Crest	r 1 ployed employed nician Boys	ation abo	Debtor 2 or non-filing sp  Employed  Not employed  Utility Operator  Avon  6901 Golf Road	ace is needed, r every question pouse
Part 1: Describe E  1. Fill in your employs information.  If you have more that attach a separate painformation about accemployers.  Include part-time, se self-employed work.  Occupation may include or homemaker, if it a	ated and you to this form.  Employment ment an one job, age with additional easonal, or lude student	Employment status  Occupation  Employer's name  Employer's address  How long employed to	Debto Em Not Pep E  13401 Crest	r 1 ployed employed nician Boys Cicero Avenue wood, IL 60455	ation abo	Debtor 2 or non-filing space.  Employed Not employed Utility Operator  Avon  6901 Golf Road Morton Grove, IL 600	ace is needed, r every question pouse

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 2,400.00 2,290.00 2. deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. +\$ 3. 0.00 0.00 Calculate gross Income. Add line 2 + line 3. 2,400.00 2,290.00

Official Form B 6I Schedule I: Your Income page 1

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Claude E Abbott Debtor 1 **Denise D Abbott** Debtor 2 Case number (if known) For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 2.400.00 2,290.00 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 5a. 760.00 800.00 5b. Mandatory contributions for retirement plans 5b. \$ \$ 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. \$ 120.00 \$ 200.00 Required repayments of retirement fund loans 5d. 5d. 0.00 0.00 5e Insurance 5e. \$ \$ 0.00 0.00 5f. **Domestic support obligations** 5f. 0.00 0.00 5g. **Union dues** 5g. \$ 0.00 0.00 Other deductions. Specify: 5h.+ 0.00 0.00 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 880.00 1,000.00 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 1.520.00 1.290.00 List all other income regularly received: 8. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 0.00 0.00 8b. Interest and dividends 8b. 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 8d. **Unemployment compensation** 8d. 0.00 0.00 8e. **Social Security** 8e. 0.00 0.00 Other government assistance that you regularly receive 8f. Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: 0.00 0.00 8g. 8g. Pension or retirement income 0.00 \$ 0.00 Other monthly income. Specify: 8h.+ \$ 0.00 \$ 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 0.00 0.00 10. Calculate monthly income. Add line 7 + line 9. 10. 1.520.00 1.290.00 2,810.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 2,810.00 12. applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

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E	in this informs	ation to identify w	01 IF 00001			İ		
FIII	in this informa	ation to identify yo	our case:					
Deb	tor 1	Claude E Ab	bott				eck if this is:	
Deb	tor 2	Denise D Ab	bott				An amended filing A supplement show	wing post-petition chapter
(Spo	ouse, if filing)	2011100 2 1110			_	_	13 expenses as of	
Unit	ed States Bank	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Cas	e number							r Debtor 2 because Debtor
(If k	nown)						2 maintains a sepa	rate household
Of	fficial Fo	orm B 6J						
S	chedule	J: Your	_ Exper	ises				12/1:
Be info	as complete ormation. If m	and accurate as	s possible. eded, atta	If two married people ar ch another sheet to this	e filing together, be form. On the top of	oth are equal of any addit	ually responsible fo ional pages, write y	or supplying correct your name and case
Par		ribe Your House	ehold					
1.	Is this a joir							
		es Debtor 2 live	in a separ	ate household?				
	= 103. <b>2</b> 00		a copair					
			st file a sep	arate Schedule J.				
0	Da wan han		<b>.</b>					
2.	•	re dependents?	_					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents'	' names.						☐ Yes
								□ No □ Yes
					-			□ No
								Yes
								□ No □ Yes
3.	Do your exp	penses include		No			_	□ res
		of people other to d your depende	than 🗂	Yes				
Par	t 2: Estim	nate Your Ongoi	ing Monthl	y Expenses				
exp		a date after the		uptcy filing date unless y y is filed. If this is a supp				
the	value of suc	h assistance an		government assistance it luded it on <i>Schedule I:</i> Y			Your exp	enses
(Oi	ficial Form 6I	·.)					. ca. cxp	
4.		or home owners nd any rent for th		ses for your residence. In r lot.	nclude first mortgage	e 4.	\$	911.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
	4b. Prope	erty, homeowner's				4b.	·	0.00
		•	•	pkeep expenses		4c.	:	0.00
5.		eowner's associate mortgage payme		dominium dues o <b>ur residence,</b> such as hoi	me equity loans	4d. 5.	·	0.00 0.00
٥.		3-3- 6-5			oquay iodiio	0.	T	0.00

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Debtor 1 Debtor 2	Claude E Abbott  Denise D Abbott	Case number (if known)	
, JDIOI Z	Defined & Abbott	Sase namber (II known)	
	ities:	0 4	
6a.	Electricity, heat, natural gas	6a. \$	250.00
6b.	Water, sewer, garbage collection	6b. \$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$	400.00
6d.	Other. Specify:	6d. \$	0.00
	d and housekeeping supplies	7. \$	350.00
	dcare and children's education costs	8. \$	0.00
	thing, laundry, and dry cleaning	9. \$	0.00
	sonal care products and services	10. \$	0.00
	lical and dental expenses	11. \$	0.00
	nsportation. Include gas, maintenance, bus or train fare.	12. \$	200.00
	not include car payments. ertainment, clubs, recreation, newspapers, magazines, and books	13. \$	
	ertainment, clubs, recreation, newspapers, magazines, and books iritable contributions and religious donations		0.00
	•	14. \$	0.00
	urance.  not include insurance deducted from your pay or included in lines 4 or 20.		
	. Life insurance	15a. \$	0.00
	. Health insurance	15b. \$	0.00
	Vehicle insurance	15c. \$	100.00
	Other insurance. Specify:	15d. \$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		0.00
	cify:	16. \$	0.00
	allment or lease payments:	·	
	. Car payments for Vehicle 1	17a. \$	640.00
17b	. Car payments for Vehicle 2	17b. \$	0.00
17c	Other. Specify:	17c. \$	0.00
	. Other. Specify:	17d. \$	0.00
	r payments of alimony, maintenance, and support that you did not report		_
ded	ucted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$	0.00
. Oth	er payments you make to support others who do not live with you.	\$	0.00
	cify:	19.	
	er real property expenses not included in lines 4 or 5 of this form or on Sc		2.22
	Mortgages on other property	20a. \$	0.00
	. Real estate taxes	20b. \$	0.00
	Property, homeowner's, or renter's insurance	20c. \$	0.00
	. Maintenance, repair, and upkeep expenses	20d. \$	0.00
	. Homeowner's association or condominium dues	20e. \$	0.00
. Oth	er: Specify:	21. +\$	0.00
. You	r monthly expenses. Add lines 4 through 21.	22. \$	2,851.00
	result is your monthly expenses.		2,001.00
	culate your monthly net income.		
	. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	2,810.00
	. Copy your monthly expenses from line 22 above.	23b\$	2,851.00
	• • •		
23c	Subtract your monthly expenses from your monthly income.		
	The result is your monthly net income.	23c. \$	-41.00
For	you expect an increase or decrease in your expenses within the year after example, do you expect to finish paying for your car loan within the year or do you expect you ification to the terms of your mortgage?		ase or decrease because of a
-			
□ \ Exp			

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**B6 Declaration (Official Form 6 - Declaration). (12/07)** 

## **United States Bankruptcy Court Northern District of Illinois**

In re	Denise D Abbott	Case No.		
		Debtor(s) Chapter	7	

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	February 5, 2015	Signature	/s/ Claude E Abbott	
			Claude E Abbott	
			Debtor	
Date	February 5, 2015	Signature	/s/ Denise D Abbott	
			Denise D Abbott	
			Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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### United States Bankruptcy Court Northern District of Illinois

In re	Claude E Abbott Denise D Abbott		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$63,470.00 2013: Both Employment Income \$63,764.00 2014: Both Employment Income \$59,989.00 2012: Both Employment Income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

one c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR. IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

VLO PC 3818 S Harlem Lyons, IL 60534 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 1/15 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$1500

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF

SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

**ADDRESS** 

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date February 5, 2015

Signature /s/ Claude E Abbott

Claude E Abbott

Debtor

Date February 5, 2015

Signature /s/ Denise D Abbott

Denise D Abbott

Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Claude E Abbott Denise D Abbott		Case No.	
		Debtor(s)	Chapter	7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate (Part A must be fully completed for FACH debt which is secured by

property of the estate. Attach additional pages if ne	cessary.)
Property No. 1	
Creditor's Name: Bank of America	Describe Property Securing Debt: 2012 GMC Acadia 36k miles
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property  ☐ Reaffirm the debt ☐ Other. Explain (for example, av	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt
Property No. 2	
Creditor's Name: Green Tree Servicing	Describe Property Securing Debt: 5004 W Gladys Ave Chicago, IL 60644
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property  ☐ Reaffirm the debt ☐ Other. Explain (for example, av	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt

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B8 (Form 8) (12/08)		_	Page 2
Property No. 3			
Creditor's Name: Wells Fargo Financial		Describe Property Securing Debt: 2012 Toyota Camry 36k miles	
Property will be (check one):  ☐ Surrendered	■ Retained	ı	
If retaining the property, I intend to (o ☐ Redeem the property ■ Reaffirm the debt			
☐ Other. Explain	(for example, av	oid lien using 11 U.S.C	C. § 522(f)).
Property is (check one):  ■ Claimed as Exempt		☐ Not claimed as ex-	empt
PART B - Personal property subject to Attach additional pages if necessary.)  Property No. 1	o unexpired leases. (All thre	ee columns of Part B mu	ust be completed for each unexpired lease.
Lessor's Name: -NONE-	Describe Leased Pr	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
I declare under penalty of perjury to personal property subject to an une Date February 5, 2015  Date February 5, 2015	xpired lease.	/s/ Claude E Abbott Claude E Abbott Debtor /s/ Denise D Abbott	roperty of my estate securing a debt and/or
Date 1001ddiy 0, 2010	Signature	Denise D Abbott Joint Debtor	

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## United States Bankruptcy Court Northern District of Illinois

In r	Claude E Abbott  Denise D Abbott		Case No.			
		Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPENSA	ATION OF ATTOR	RNEY FOR DE	EBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	1,500.00		
	Prior to the filing of this statement I have received		\$	1,500.00		
	Balance Due		\$ <u></u>	0.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed compensa	tion with any other person	unless they are mem	bers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names of					
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering</li> <li>b. Preparation and filing of any petition, schedules, statement</li> <li>c. Representation of the debtor at the meeting of creditors and</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce reaffirmation agreements and applications as 522(f)(2)(A) for avoidance of liens on house</li> </ul>	nt of affairs and plan which nd confirmation hearing, an ce to market value; exe as needed; preparation	may be required; d any adjourned hea emption planning;	rings thereof; preparation and filing of		
6.	By agreement with the debtor(s), the above-disclosed fee door Representation of the debtors in any discharge any other adversary proceeding.			es, relief from stay actions or		
	C	ERTIFICATION				
this	I certify that the foregoing is a complete statement of any agreement bankruptcy proceeding.	reement or arrangement for	payment to me for r	epresentation of the debtor(s) in		
Date	ed: February 5, 2015	/s/ Hanna N. Kaya	li			
		Hanna N. Kayali VLO, P.C.				
		3818 South Harle Lyons, IL 60534	m Avenue			
		312-600-7000				
		docs@victorylaw	office.com			

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Claude E Abbott Denise D Abbott		Case No.	
		Debtor(s)	Chapter 7	
	CERTIFICATION OF N UNDER § 342(b) (	OTICE TO CONSUL OF THE BANKRUP	` '	)
Code.	Cer I (We), the debtor(s), affirm that I (we) have rece	tification of Debtor ived and read the attached	notice, as required by §	342(b) of the Bankruptcy
	E Abbott D Abbott	X /s/ Claude E	Abbott	February 5, 2015
Printed	Name(s) of Debtor(s)	Signature of I	Debtor	Date
Case N	To. (if known)	X /s/ Denise D	Abbott	February 5, 2015
	<del></del>	Signature of J	Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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## United States Bankruptcy Court Northern District of Illinois

In re	Claude E Abbott Denise D Abbott		Case No.	
	Deliise D Abbott	Debtor(s)	Chapter	7
	V	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of 0	Creditors:	19
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credito	ors is true and	correct to the best of my
Date:	February 5, 2015	/s/ Claude E Abbott		
		Claude E Abbott		
		Signature of Debtor		
Date:	February 5, 2015	/s/ Denise D Abbott		
		Denise D Abbott		
		Signature of Debtor		

Bank of America 9000 Southside Blvd Jacksonville, FL 32256

Bby/Cbna 50 Northwest Point Road Elk Grove Village, IL 60007

Chase Po Box 15298 Wilmington, DE 19850

Citi Po Box 6241 Sioux Falls, SD 57117

Citi Po Box 6241 Sioux Falls, SD 57117

Denise Abbott 5004 W Gladys Ave Chicago, IL 60644

Green Tree Servicing 332 Minnesota ST Ste 610 Saint Paul, MN 55101

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487 Mbb 1460 Renaissance Dr Park Ridge, IL 60068

Sears/Cbna Po Box 6189 Sioux Falls, SD 57117

Syncb/Sams Club Dc Po Box 965005 Orlando, FL 32896

Syncb/Walmart Dc Po Box 965024 Orlando, FL 32896

Td Bank Usa/Targetcred Po Box 673 Minneapolis, MN 55440

Us Bank 4325 17th Ave S Fargo, ND 58125

Us Bank 4325 17th Ave S Fargo, ND 58125

Wells Fargo Financial PO Box 5943 Sioux Falls, SD 57117